

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Tammy L. Koval
Debtor(s)

Bankruptcy Case No.: 16-23200-CMB

Chapter: 13
Docket No.: 107 – 106

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this 27th of September, 2021, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 11/11/21**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **12/15/21 at 03:30 PM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **11/11/21**.

Carlota M. Bohm
United States Bankruptcy Judge

cm: All Parties

In re:
Tammy L. Koval
Debtor

Case No. 16-23200-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 27, 2021

User: dsaw
Form ID: 408v

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	Tammy L. Koval, 18 Villa Court, Pittsburgh, PA 15214-1439
cr	+ Pennsylvania Municipal Services, 336 Delaware Avenue, Oakmont, PA 15139-2138
cr	+ Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14281727	Allegheny County, c/o Jordan tax Service, P.O. Box 200, Bethel Park, PA 15102-0200
14281728	Allegheny County, John Weistein, Allegheny County Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385
14281731	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
14320068	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14281736	+ Citizens Bank, c/o Schlee & Stillman, 50 Tower Office Park, Woburn, MA 01801-2113
14305113	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14281738	+ Discover Bank, c/o William T. Molczan, Esquire, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842
14281740	+ Fifth Third Bank, c/o Ryan E. Calef & Associates, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
14281742	Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
14281744	Republic Services, P.O. Box 9001099, Louisville, KY 40290-1099
14281745	+ Reserve Twp., c/o John V. Alioto, Tax Collector, 33 Lonsdale Street, Pittsburgh, PA 15212-1396
14281746	+ Shaler Area S.D. w/in Reserve Twp., c/o PA Municipal Service Co., 336 Delaware Avenue Dept. L, Oakmont, PA 15139-2138
14281747	+ Shaler Area S.D.-Reserve Twp., c/o John V. Alioto, Tax Collector, 33 Lonsdale Street, Pittsburgh, PA 15212-1360
14281748	Synchrony Bank, c/o Monarch Recovery Management, P.O. Box 21089, Philadelphia, PA 19114-0589
14281749	+ Thomas M. Toth, D.M.D., 100 McKnight Park Drive, Suite 102, Pittsburgh, PA 15237-6519
14305114	+ Township of Reserve, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14281750	Township of Reserve, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
14281751	Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
15194536	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14330339	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Sep 27 2021 23:39:38	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 27 2021 23:24:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14281729	Email/Text: amieg@stcol.com	Sep 27 2021 23:24:00	Allegheny General Hospital, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
14281730	Email/Text: amieg@stcol.com	Sep 27 2021 23:24:00	Allegheny Health Network, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
14288664	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14281732	+ Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Financial, 4000 Lexington Avenue N, Suite 100, Shoreview, MN 55126-3196
14281735	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 27 2021 23:24:00	Citizens Bank, P.O. Box 42113, Providence, RI 02940-2113

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14292839	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 27 2021 23:24:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14281733	Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2021 23:24:00	Capital One/Kohl's Department Store, c/o Merchants & Medical Credit Corp., 6324 Taylor Drive, Flint, MI 48507-4685
14281734	+ Email/Text: MortgageBKSupport@citizensbank.com	Sep 27 2021 23:24:00	Citizens Bank, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14281737	Email/Text: mrdiscen@discover.com	Sep 27 2021 23:24:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14285234	Email/Text: mrdiscen@discover.com	Sep 27 2021 23:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14281739	Email/Text: kburkley@bernsteinlaw.com	Sep 27 2021 23:25:00	Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001
14344563	+ Email/Text: kburkley@bernsteinlaw.com	Sep 27 2021 23:25:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14322519	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2021 23:25:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14281741	Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2021 23:25:00	Midland Credit Management, P.O. Box 60578, Los Angeles, CA 90060-0578
14344277	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2021 23:39:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14281743	Email/Text: Supportservices@receivablesperformance.com	Sep 27 2021 23:25:00	Receivables Performance Management, P.O. Box 1548, Lynnwood, WA 98046-1548

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		Township of Reserve
cr		Toyota Lease Trust

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed

District/off: 0315-2

User: dsaw

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below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Township of Reserve jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com
Jeremiah Vandermark	on behalf of Creditor Pennsylvania Municipal Services jeremiah.vandermark@saull.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rodney D. Shepherd	on behalf of Debtor Tammy L. Koval rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9